2004 RETIREE PREMIUM COSTS

	Retiree Status	Retiree Only	Retiree & Spouse		Retiree & Children	Retiree & Family
Dental Plan						
United Concordia Dental	N/A	\$44.56	\$98	3.27	\$106.24	\$136.59
Medical Plans						
HealthSelect	No Medicare	\$300.59	\$588	3.42	\$561.50	\$858.99
HealthSelect	Medicare Part A	\$190.34	\$370).71	\$355.45	\$541.34
HealthSelect	Medicare Part A& B	\$40.36	\$82.19 A \$328.19 no A		N/A	\$598.76
HealthSelect MSSP (Plan not open to new members.)	Medicare Part A & B	\$0.00	\$0	0.00	N/A	N/A
CIGNA HMO/CMG*	Under 65	\$682.53	\$1,423	3.02	\$1,423.02	\$1,423.02
CIGNA HMO/CMG*	Over 65	\$609.49	\$1,447		\$1,447.03	\$1,447.03
Retiree on CIGNA HMO/CMG* with Dependent Spouse on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B)	Under 65	\$682.53	\$882	2.53	N/A	N/A
Retiree on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B). Dependent Spouse and children must be on CIGNA HMO/CMG*	Over 65	\$200.00	\$882	2.53	N/A	N/A
CIGNA Healthplan for Seniors	Medicare Parts A&B	\$200.00	\$400.00 A	\&B	N/A	N/A
CIGNA POS (Point of Service)	Under 65	\$784.90	\$1,627	'.66	\$1,627.66	\$1,627.66
CIGNA POS	Over 65	\$694.81	\$1,642	2.24	\$1,642.24	\$1,642.24
Retiree on CIGNA POS plan with Dependent Spouse on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B)	Under 65	\$784.90	\$984	1.90	N/A	N/A
Retiree on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B) and Dependent Spouse on CIGNA POS Plan	Over 65	If the retiree is on CIGNA HealthCare of Seniors, his/her dependent(s) must be enrolled in the CIGNA HMO/CMG*				
CIGNA PPO (Preferred Provider Organization)	Under 65	\$844.22	\$1,760.61	\$1,760.61		\$1,760.61
CIGNA PPO	Over 65	\$756.67	\$1,795.05		\$1,795.05	\$1,795.05
Retiree on CIGNA PPO plan with Dependent Spouse on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B)	Under 65	\$844.22	\$1,044.22	N/A		N/A
Retiree on CIGNA HealthCare for Seniors (Participant must have Medicare Parts A & B) and Dependent Spouse on CIGNA PPO Plan	Over 65	If the retiree is on CIGNA HealthCare of Seniors, his/her dependent(s) must be enrolled in the CIGNA HMO/CMG*				

^{*}CMG: Must use CIGNA Medical Group Facility